

EXHIBIT 1

NOTICE OF RIGHT TO CANCEL

LENDER: Town and Country Credit Corp.

DATE: September 14, 2005

LOAN NO.: 0130576184 - 60172

TYPE: ADJUSTABLE RATE

BORROWER(S): Karen E Griffin

ADDRESS: 48 Coolidge street

CITY/STATE/ZIP: Everett, MA 02149

PROPERTY: 48 COOLIDGE ST
Everett, MA 02149

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

1. The date of the transaction, which is

ENTER DOCUMENT SIGNING DATE

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Town and Country Credit Corp.
2010 Main St., Suite 800
Irvine, CA 92614

ATTN: FUNDING
PHONE: (888)469-8222 ext 2102
FAX: (949)255-4930

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

ENTER FINAL DATE TO CANCEL

(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE _____

DATE _____

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Karen E Griffin

Date

BORROWER/OWNER

Date

BORROWER/OWNER

Date

BORROWER/OWNER

Date



EXHIBIT 2

ONE WEEK CANCELLATION PERIOD

Loan Number: 0130576184 - 60172

Borrower(s): Karen E Griffin

Date: September 14, 2005

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Town and Country Credit Corp. believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, **we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you.** No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Town and Country Credit Corp.
2010 Main St., Suite 800 Irvine, CA 92614
ATTN: Funding Department
Phone: (888)469-8222 ext 2102
Fax: (949)255-4930

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Karen E Griffin

Date

Borrower/Owner

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____.

Borrower/Owner Signature

Date



000001305761840404220101

09/14/2005 12:26:54 PM

BORROWER COPY

EXHIBIT 3

FAMILY AND CONSUMER LAW CENTER

WWW.CONSUMERLAW.COM

CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.

ATTORNEYS & COUNSELORS AT LAW

July 31, 2006

Town and Country Credit Corp.
2010 Main St.
Suite 800
Irvine, CA 92614

Re: Notice of Rescission by Karen E. Griffin OF 48 Coolidge Street, Everett, MA
02149; Loan Number: 0130576184, Closing Date: 09/14/2005

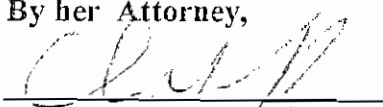
To Whom It May Concern:

I represent Karen E. Griffin concerning the mortgage loan transaction she entered into with Town and Country Credit Corp on September 14, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Karen E. Griffin was provided with incomplete and therefore inaccurate notice of her right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Town and Country Credit Corp on the Griffin's property located at 48 Coolidge Street, Everett, MA is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my clients all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Karen E. Griffin
By her Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Karen E. Griffin

EXHIBIT 4



AMERIQUEST[®]
MORTGAGE COMPANY

August 17, 2006

Via Federal Express

Christopher Lefebvre, Esq.
Family and Consumer Law Center
Two Dexter Street
Pawtucket, Rhode Island 02862

Re: Borrowers:
Loan Number Ending In:
Property Address:

Karen Griffin
xxxxxx9184
48 Coolidge Street
Everett, Massachusetts 02149

Dear Mr. Lefebvre:

This letter is in response to your correspondence dated August 1, 2006 which purports to rescind the loan referenced above on the basis that Ameriquest Mortgage Company ("Ameriquest") did not comply with the Truth in Lending Act.

Our review of your client's transaction confirms that all material disclosures were accurately provided to your client and that she executed the Lender's copy of the *Notice of Right to Cancel* to acknowledge her receipt of two (2) completed copies of the document. Accordingly, we respectfully deny your client's rescission request.

We trust that this responds to your concerns.

Sincerely,

Courtney Takahashi
Regulatory Response Analyst II
Ameriquest Mortgage Company

cc: Diane Tiberend, Esq.

